


DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Housing Policy Development

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**MEMORANDUM**

DATE: February 28, 2008

TO: Interested Parties

FROM: 
Cathy E. Creswell, Deputy Director
Division of Housing Policy Development

SUBJECT: Official State Income Limits for 2008

Attached are Official State Income Limits for 2008 for all counties reflecting extremely low-, very low-, lower-, median-, and moderate-income for households of various sizes. These income limits are posted at the Department of Housing and Community Development's (Department) website (<http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>) and replaces those in effect during 2007. When State income limits are to be used for a program, the limits in the table are to be applied in determining the household's income category in qualifying the household.

Note that use of these Official State Income Limits is subject to a particular program's definition of income, family, family size, effective dates, and other factors. Also, definitions applicable to income categories, criteria, and areas sometimes differ between programs. The Department of Housing and Urban Development (HUD) for the second year has used the Census American Community Survey (ACS) samples collected in 2006.

California Health and Safety Code (H&SC) provides that limits for the extremely low- (H&SC 50106), very low- (H&SC 50105), and low- (H&SC 50079.5) income categories are the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 Housing Choice Voucher (HCV) Program. Pursuant to State law, the Department is required to publish these State income limits after HUD's release of its new income limits which occurred on February 13, 2008.

In addition, H&SC 50093(c) requires the Department to file with the Office of Administrative Law changes that revise Section 6932 of Title 25 of the California Code of Regulations. The changes contain: (1) HUD's updated income limits for extremely low-, very low-, low-income households, and area medians and, (2) the Department's updated income limits for moderate-income households and adjustments to some area medians.

If you have any questions concerning these income limits, please contact Department staff at (916) 445-4728.

Attachment

Income Limits Pursuant to Title 25, § 6932 California Code of Regulations (CCR)

Methodology

The extremely low-, very low-, and lower-income limits contained in California Code of Regulations Section 6932 equal the extremely low-, very low-, and low-income limits established by the U.S. Department of Housing and Urban Development (HUD) for use in its Section 8 Program. Based on HUD's limits, the Department: (1) adjusts the median figure for some counties so there is no decrease from last year's limits, and for a few other counties applies the higher state "nonmetropolitan" median figure; and (2) sets the State's moderate-income limits at 120 percent of the median figure.

In preparing 2008 income limits, HUD, for the second year, used data from the full Census American Community Survey (ACS) which was conducted in 2006. Estimates for 2008 reflect: (1) published local area ACS 2006 surveys for places having a population of 65,000 or more and, (2) the state-level change between Census 2000 and ACS 2006 for areas with a population less than 65,000. HUD first estimates median family income for the metropolitan statistical area (MSA) or for the sub-area (termed "HMFA" for HUD Metropolitan Fair Market Rent Area). Where an area or county has a condition that warrants special consideration, called an exception, HUD adjusts the limit for an income category. Upward adjustments are made either to the level of the State nonmetropolitan median for high housing costs or because of a historical exception. Adjustments to the low-income limit are capped by the U.S. median. However, if an adjustment resulted in an income limit below that of last year, then, for the extremely low-, very low-, and low-income limits, HUD kept the limit at the level of the prior year.

Generally, but not always, the area median income (AMI) is the greater of either: 1) the median family income (MFI) for a county's metropolitan statistical area or its nonmetropolitan county; 2) the MFI for nonmetropolitan counties statewide (\$53,800 for 2008); or 3) the AMI of the prior year. Once HUD establishes the very low-income limits, they are then used to determine the limits for extremely low- and low-income categories. HUD's four-person very low-income limit usually equals 50 percent of MFI. Also, in most cases, the four-person median-income limit equals two times HUD's four-person very low-income limit, except when an adjustment has been made. For areas, in which the estimated MFI has decreased, HUD applies a "hold-harmless policy" to set the four-person median at the higher of normal income limit calculations or at the previous year's income limits. Based on HUD's historical exceptions, the Department uses either the higher of HUD's current year updated estimated MFI or last year's AMI as the median figure. Finally, in some counties, adjustments and rounding conventions cause the four-person median income limit to be less than two times the four-person very low-income limit.

Although many four-person low-income limits equal 80 percent of the area median income, HUD's briefing materials specify that the low-income limits actually are calculated using 160 percent of the relevant four-person very low-income limit, with some HUD exceptions. An exception for some high income areas means that the four-person low-income limit is different from what the 160 percent calculation would yield because a maximum, or cap, was applied by HUD. An exception for high housing costs

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California Code of Regulations (CCR)
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relative to incomes means that, although HUD may have raised the low-income limit for an area, HUD may not have raised the limit for the very low-income category. In sum, what is called, for example, an “80%” limit cannot be assumed to equal 80 percent of the AMI or four-person median income limit nor 160% of the very low limit due to HUD’s adjustments.

California’s extremely low-income limits are HUD’s limits for “30% of Median”. HUD calculates its “30% of Median” limits using 60 percent of the relevant very low-income limits, but with a floor set at the minimum Supplemental Security Income (SSI).

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than smaller households. For all income categories, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base. HUD’s adjustments use the following percentages, with results rounded to the nearest \$50 increment:

Number of persons in Household:	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
Adjustments:	70%	80%	90%	Base	108%	116%	124%	132%

For households of more than eight persons, refer to the formula at the end of the table of the 2008 Income Limits. Due to the adjustments HUD can make between income limits in a given county, these tables should be the only method of determining eligibility. Arithmetic calculations are applicable only when a household has more than eight members.

References: FY 2008 HUD Income Limits Transmittal Notice PDR-2008-02 issued February 13, 2008 and FY 2008 HUD Income Limits Briefing Material dated January 18, 2008 available at <http://www.huduser.org/datasets/il/il08/index.html>.

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Alameda County	Extremely Low	18,100	20,700	23,250	25,850	27,900	30,000	32,050	34,100
Area Median Income:	Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
86,100	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	Median Income	60,300	68,900	77,500	86,100	93,000	99,900	106,800	113,700
	Moderate Income	72,300	82,600	93,000	103,300	111,600	119,800	128,100	136,400
Alpine County	Extremely Low	14,550	16,650	18,700	20,800	22,450	24,150	25,800	27,450
Area Median Income:	Very Low Income	24,300	27,750	31,250	34,700	37,500	40,250	43,050	45,800
69,400	Lower Income	38,850	44,400	49,950	55,500	59,950	64,400	68,800	73,250
	Median Income	48,600	55,500	62,500	69,400	75,000	80,500	86,100	91,600
	Moderate Income	58,300	66,600	75,000	83,300	90,000	96,600	103,300	110,000
Amador County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,350	26,700	30,000	33,350	36,000	38,700	41,350	44,000
66,700	Lower Income	37,350	42,700	48,000	53,350	57,600	61,900	66,150	70,400
	Median Income	46,700	53,400	60,000	66,700	72,000	77,400	82,700	88,000
	Moderate Income	56,000	64,000	72,000	80,000	86,400	92,800	99,200	105,600
Butte County	Extremely Low	11,450	13,100	14,700	16,350	17,650	18,950	20,250	21,600
Area Median Income:	Very Low Income	19,100	21,800	24,550	27,250	29,450	31,600	33,800	35,950
54,500	Lower Income	30,500	34,900	39,250	43,600	47,100	50,600	54,050	57,550
	Median Income	38,200	43,600	49,100	54,500	58,900	63,200	67,600	71,900
	Moderate Income	45,800	52,300	58,900	65,400	70,600	75,900	81,100	86,300
Calaveras County	Extremely Low	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
Area Median Income:	Very Low Income	21,500	24,550	27,650	30,700	33,150	35,600	38,050	40,500
61,400	Lower Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Median Income	43,000	49,100	55,300	61,400	66,300	71,200	76,100	81,000
	Moderate Income	51,600	59,000	66,300	73,700	79,600	85,500	91,400	97,300
Colusa County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Contra Costa County	Extremely Low	18,100	20,700	23,250	25,850	27,900	30,000	32,050	34,100
Area Median Income:	Very Low Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
86,100	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	Median Income	60,300	68,900	77,500	86,100	93,000	99,900	106,800	113,700
	Moderate Income	72,300	82,600	93,000	103,300	111,600	119,800	128,100	136,400
Del Norte County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
El Dorado County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Fresno County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Glenn County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Humboldt County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Imperial County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Inyo County	Extremely Low	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
Area Median Income:	Very Low Income	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950
57,500	Lower Income	32,200	36,800	41,400	46,000	49,700	53,350	57,050	60,700
	Median Income	40,300	46,000	51,800	57,500	62,100	66,700	71,300	75,900
	Moderate Income	48,300	55,200	62,100	69,000	74,500	80,000	85,600	91,100
Kern County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Kings County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Lake County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Lassen County	Extremely Low	11,700	13,350	15,050	16,700	18,050	19,350	20,700	22,050
Area Median Income:	Very Low Income	19,450	22,250	25,000	27,800	30,000	32,250	34,450	36,700
55,600	Lower Income	31,150	35,600	40,050	44,500	48,050	51,600	55,200	58,750
	Median Income	38,900	44,500	50,000	55,600	60,000	64,500	68,900	73,400
	Moderate Income	46,700	53,400	60,000	66,700	72,000	77,400	82,700	88,000

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Los Angeles County	Extremely Low	15,950	18,200	20,500	22,750	24,550	26,400	28,200	30,050
Area Median Income:	Very Low Income	26,550	30,300	34,100	37,900	40,950	43,950	47,000	50,050
59,800	Lower Income	42,450	48,500	54,600	60,650	65,500	70,350	75,200	80,050
	Median Income	41,900	47,800	53,800	59,800	64,600	69,400	74,200	78,900
	Moderate Income	50,300	57,400	64,600	71,800	77,500	83,300	89,000	94,800
Madera County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Marin County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
Mariposa County	Extremely Low	11,350	12,950	14,600	16,200	17,500	18,800	20,100	21,400
Area Median Income:	Very Low Income	18,900	21,600	24,300	27,000	29,150	31,300	33,500	35,650
54,000	Lower Income	30,250	34,550	38,900	43,200	46,650	50,100	53,550	57,000
	Median Income	37,800	43,200	48,600	54,000	58,300	62,600	67,000	71,300
	Moderate Income	45,400	51,800	58,300	64,800	70,000	75,200	80,400	85,500
Mendocino County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Merced County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Modoc County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Mono County	Extremely Low	13,850	15,800	17,800	19,750	21,350	22,900	24,500	26,050
Area Median Income:	Very Low Income	23,050	26,350	29,650	32,950	35,600	38,200	40,850	43,500
65,900	Lower Income	36,900	42,150	47,450	52,700	56,900	61,150	65,350	69,550
	Median Income	46,100	52,700	59,300	65,900	71,200	76,400	81,700	87,000
	Moderate Income	55,400	63,300	71,200	79,100	85,400	91,800	98,100	104,400
Monterey County	Extremely Low	13,600	15,550	17,500	19,450	21,000	22,550	24,100	25,650
Area Median Income:	Very Low Income	22,700	25,900	29,150	32,400	35,000	37,600	40,200	42,750
64,800	Lower Income	36,300	41,500	46,650	51,850	56,000	60,150	64,300	68,450
	Median Income	45,400	51,800	58,300	64,800	70,000	75,200	80,400	85,500
	Moderate Income	54,500	62,200	70,000	77,800	84,000	90,200	96,500	102,700

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Napa County	Extremely Low	16,750	19,100	21,500	23,900	25,800	27,700	29,650	31,550
Area Median Income:	Very Low Income	27,850	31,850	35,800	39,800	43,000	46,150	49,350	52,550
79,600	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	55,700	63,700	71,600	79,600	86,000	92,300	98,700	105,100
	Moderate Income	66,900	76,400	86,000	95,500	103,100	110,800	118,400	126,100
Nevada County	Extremely Low	13700	15650	17600	19550	21100	22700	24250	25800
Area Median Income:	Very Low Income	22800	26050	29300	32550	35150	37750	40350	42950
65100	Lower Income	36450	41700	46900	52100	56250	60450	64600	68750
	Median Income	45600	52100	58600	65100	70300	75500	80700	85900
	Moderate Income	54700	62500	70300	78100	84300	90600	96800	103100
Orange County	Extremely Low	19,550	22,300	25,100	27,900	30,150	32,350	34,600	36,850
Area Median Income:	Very Low Income	32,550	37,200	41,850	46,500	50,200	53,950	57,650	61,400
84,100	Lower Income	52,100	59,500	66,950	74,400	80,350	86,300	92,250	98,200
	Median Income	58,900	67,300	75,700	84,100	90,800	97,600	104,300	111,000
	Moderate Income	70,600	80,700	90,800	100,900	109,000	117,000	125,100	133,200
Placer County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
Plumas County	Extremely Low	12,450	14,200	16,000	17,750	19,150	20,600	22,000	23,450
Area Median Income:	Very Low Income	20,700	23,650	26,600	29,550	31,900	34,300	36,650	39,000
59,100	Lower Income	33,100	37,850	42,550	47,300	51,100	54,850	58,650	62,450
	Median Income	41,400	47,300	53,200	59,100	63,800	68,600	73,300	78,000
	Moderate Income	49,600	56,700	63,800	70,900	76,600	82,200	87,900	93,600
Riverside County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	33,300	35,950	38,650	41,300	43,950
62,000	Lower Income	37,300	42,650	47,950	53,300	57,550	61,850	66,100	70,350
	Median Income	43,400	49,600	55,800	62,000	67,000	71,900	76,900	81,800
	Moderate Income	52,100	59,500	67,000	74,400	80,400	86,300	92,300	98,200
Sacramento County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
San Benito County	Extremely Low	16,400	18,700	21,050	23,400	25,250	27,150	29,000	30,900
Area Median Income:	Very Low Income	27,300	31,200	35,100	39,000	42,100	45,250	48,350	51,500
78,000	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	54,600	62,400	70,200	78,000	84,200	90,500	96,700	103,000
	Moderate Income	65,500	74,900	84,200	93,600	101,100	108,600	116,100	123,600
San Bernardino County	Extremely Low	14,000	16,000	18,000	20,000	21,600	23,200	24,800	26,400
Area Median Income:	Very Low Income	23,300	26,650	29,950	33,300	35,950	38,650	41,300	43,950
62,000	Lower Income	37,300	42,650	47,950	53,300	57,550	61,850	66,100	70,350
	Median Income	43,400	49,600	55,800	62,000	67,000	71,900	76,900	81,800
	Moderate Income	52,100	59,500	67,000	74,400	80,400	86,300	92,300	98,200

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
San Diego County	Extremely Low	16,600	18,950	21,350	23,700	25,600	27,500	29,400	31,300
Area Median Income:	Very Low Income	27,650	31,600	35,550	39,500	42,650	45,800	49,000	52,150
72,100	Lower Income	44,250	50,550	56,900	63,200	68,250	73,300	78,350	83,400
	Median Income	50,500	57,700	64,900	72,100	77,900	83,600	89,400	95,200
	Moderate Income	60,500	69,200	77,900	86,500	93,400	100,300	107,300	114,200
San Francisco County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
San Joaquin County	Extremely Low	12,900	14,700	16,550	18,400	19,850	21,350	22,800	24,300
Area Median Income:	Very Low Income	21,450	24,500	27,600	30,650	33,100	35,550	38,000	40,450
61,300	Lower Income	34,350	39,250	44,150	49,050	52,950	56,900	60,800	64,750
	Median Income	42,900	49,000	55,200	61,300	66,200	71,100	76,000	80,900
	Moderate Income	51,500	58,900	66,200	73,600	79,500	85,400	91,300	97,200
San Luis Obispo County	Extremely Low	14,050	16,100	18,100	20,100	21,700	23,300	24,900	26,550
Area Median Income:	Very Low Income	23,450	26,800	30,150	33,500	36,200	38,850	41,550	44,200
67,000	Lower Income	37,500	42,900	48,250	53,600	57,900	62,200	66,450	70,750
	Median Income	46,900	53,600	60,300	67,000	72,400	77,700	83,100	88,400
	Moderate Income	56,300	64,300	72,400	80,400	86,800	93,300	99,700	106,100
San Mateo County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,200	141,400	150,500
Santa Barbara County	Extremely Low	16,350	18,700	21,000	23,350	25,200	27,100	28,950	30,800
Area Median Income:	Very Low Income	27,250	31,100	35,000	38,900	42,000	45,100	48,250	51,350
67,100	Lower Income	43,600	49,800	56,050	62,250	67,250	72,200	77,200	82,150
	Median Income	47,000	53,700	60,400	67,100	72,500	77,800	83,200	88,600
	Moderate Income	56,400	64,400	72,500	80,500	86,900	93,400	99,800	106,300
Santa Clara County	Extremely Low	22,300	25,500	28,650	31,850	34,400	36,950	39,500	42,050
Area Median Income:	Very Low Income	37,150	42,450	47,750	53,050	57,300	61,550	65,800	70,050
105,500	Lower Income	59,400	67,900	76,400	84,900	91,650	98,450	105,250	112,050
	Median Income	73,900	84,400	95,000	105,500	113,900	122,400	130,800	139,300
	Moderate Income	88,600	101,300	113,900	126,600	136,700	146,900	157,000	167,100
Santa Cruz County	Extremely Low	18,250	20,900	23,500	26,100	28,200	30,300	32,350	34,450
Area Median Income:	Very Low Income	30,450	34,800	39,150	43,500	47,000	50,450	53,950	57,400
81,300	Lower Income	48,700	55,700	62,650	69,600	75,150	80,750	86,300	91,850
	Median Income	56,900	65,000	73,200	81,300	87,800	94,300	100,800	107,300
	Moderate Income	68,300	78,100	87,800	97,600	105,400	113,200	121,000	128,800
Shasta County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Sierra County	Extremely Low	11,850	13,500	15,200	16,900	18,250	19,600	20,950	22,300
Area Median Income:	Very Low Income	19,750	22,550	25,400	28,200	30,450	32,700	34,950	37,200
53,800	Lower Income	31,550	36,100	40,600	45,100	48,700	52,300	55,900	59,550
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Siskiyou County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Solano County	Extremely Low	15,800	18,100	20,350	22,600	24,400	26,200	28,000	29,850
Area Median Income:	Very Low Income	26,400	30,150	33,950	37,700	40,700	43,750	46,750	49,750
75,400	Lower Income	42,200	48,250	54,250	60,300	65,100	69,950	74,750	79,600
	Median Income	52,800	60,300	67,900	75,400	81,400	87,500	93,500	99,500
	Moderate Income	63,300	72,400	81,500	90,500	97,700	105,000	112,200	119,500
Sonoma County	Extremely Low	16,350	18,700	21,000	23,350	25,200	27,100	28,950	30,800
Area Median Income:	Very Low Income	27,250	31,100	35,000	38,900	42,000	45,100	48,250	51,350
77,800	Lower Income	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,200
	Median Income	54,500	62,200	70,000	77,800	84,000	90,200	96,500	102,700
	Moderate Income	65,400	74,700	84,100	93,400	100,900	108,300	115,800	123,300
Stanislaus County	Extremely Low	11,850	13,550	15,250	16,950	18,300	19,650	21,000	22,350
Area Median Income:	Very Low Income	19,800	22,600	25,450	28,250	30,500	32,750	35,050	37,300
56,500	Lower Income	31,650	36,150	40,700	45,200	48,800	52,450	56,050	59,650
	Median Income	39,600	45,200	50,900	56,500	61,000	65,500	70,100	74,600
	Moderate Income	47,500	54,200	61,000	67,800	73,200	78,600	84,100	89,500
Sutter County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Tehama County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Trinity County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300
Tulare County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300

Note: See instructions/example on last page to determine income limit for households larger than 8 persons

State Income Limits for 2008

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County	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
Tuolumne County	Extremely Low	12,100	13,800	15,550	17,250	18,650	20,000	21,400	22,750
Area Median Income:	Very Low Income	20,150	23,000	25,900	28,750	31,050	33,350	35,650	37,950
57,500	Lower Income	32,200	36,800	41,400	46,000	49,700	53,350	57,050	60,700
	Median Income	40,300	46,000	51,800	57,500	62,100	66,700	71,300	75,900
	Moderate Income	48,300	55,200	62,100	69,000	74,500	80,000	85,600	91,100
Ventura County	Extremely Low	18,000	20,550	23,150	25,700	27,750	29,800	31,850	33,900
Area Median Income:	Very Low Income	30,000	34,300	38,550	42,850	46,300	49,700	53,150	56,550
83,900	Lower Income	48,000	54,850	61,700	68,550	74,050	79,500	85,000	90,500
	Median Income	58,700	67,100	75,500	83,900	90,600	97,300	104,000	110,700
	Moderate Income	70,500	80,600	90,600	100,700	108,800	116,800	124,900	132,900
Yolo County	Extremely Low	14,900	17,050	19,150	21,300	23,000	24,700	26,400	28,100
Area Median Income:	Very Low Income	24,850	28,400	31,950	35,500	38,350	41,200	44,000	46,850
71,000	Lower Income	39,750	45,450	51,100	56,800	61,350	65,900	70,450	75,000
	Median Income	49,700	56,800	63,900	71,000	76,700	82,400	88,000	93,700
	Moderate Income	59,600	68,200	76,700	85,200	92,000	98,800	105,600	112,500
Yuba County	Extremely Low	11,300	12,900	14,550	16,150	17,450	18,750	20,050	21,300
Area Median Income:	Very Low Income	18,850	21,500	24,200	26,900	29,050	31,200	33,350	35,500
53,800	Lower Income	30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850
	Median Income	37,700	43,000	48,400	53,800	58,100	62,400	66,700	71,000
	Moderate Income	45,200	51,700	58,100	64,600	69,800	74,900	80,100	85,300

Authority cited: Section 50093, Health and Safety Code.

Reference: Sections 50079.5, 50093, 50105, and 50106, Health and Safety Code.

Instructions and example to determine income limit for households larger than eight persons:

Per person (PP) adjustment above 8: (1) multiply the 4-person income limit by eight percent (8%), (2) multiply result by number of persons in excess of eight, (3) add the amount to the 8-person income limit, and (4) round the result up to the nearest \$100.

E X A M P L E	4 persons	8% PP Adj	+ 8 persons	=9 persons	8 person +	8% Adj x 2	=10 persons
Extremely Low	16,150	1292	21,300	22,600	21,300	2584	23,900
Very Low Income	26,900	2152	35,500	37,700	35,500	4304	39,800
Lower Income	43,050	3444	56,800	60,200	56,800	6888	63,700
Moderate Income	64,600	5168	85,300	90,500	85,300	10336	95,600

Note: See instructions/example on last page to determine income limit for households larger than 8 persons